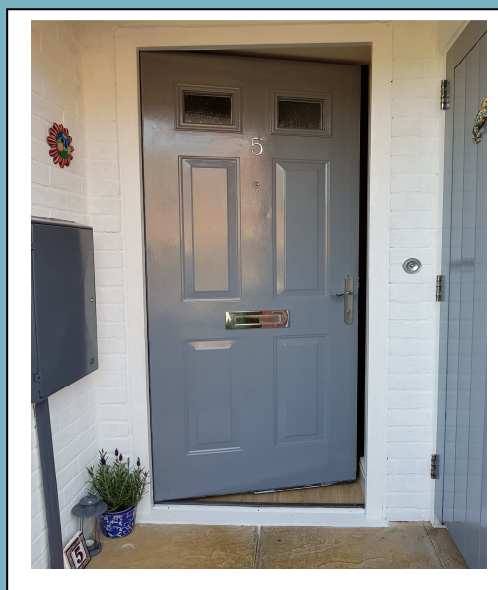




Housing Strategy 2019 - 2024



Foreword

Housing is about more than just bricks and mortar. The ability to access good quality, affordable housing and housing related services makes a real and enduring difference to people's lives, and it has long been understood that poor quality housing has a significant adverse impact on the wellbeing of the occupants and on the quality of life in the surrounding area.

Perhaps now more than ever, the condition, availability and affordability of housing plays a vital role in the overall health of our district as a whole. Young people denied access to the housing they need will simply move elsewhere, resulting in a lack of talented young employees that local businesses need. Older people who lack safe, warm and suitable housing are likely to become much more reliant on health and institutional care. In our more prosperous rural villages, basic local services such as cleaning, gardening, handyperson and home care services are becoming more scarce as the people who have traditionally worked in these areas are pushed out by unattainable house prices.

The provision of decent and affordable housing is a key corporate priority for Stroud District Council, and we recognise that the solution doesn't lie with any particular type or tenure. In this strategy we consider all the housing activities that we as a Council take part in, whether that is in building and managing our own stock, preventing and relieving homelessness or helping private tenants and landlords understand their rights and responsibilities. We also want to ensure that there are greater opportunities for community-led and cooperative housing to be developed in the District. In addition, this strategy examines vital cross-cutting issues such as fuel poverty which can affect people across all tenures, at all stages of life.

We recognise that the district's continued success depends on meeting the housing needs of all its residents. Successful communities throughout history have been home to populations of people with diverse incomes, abilities and household types; our challenge as a Council is to target our resources to the greatest effect to support those communities.

Cllr Chas Townley



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Executive Summary

This housing strategy has been developed during a time of considerable national change, with the introduction of new government policy and legislation having a considerable impact on what we do at a local level.

The tools available to us, and some of the constraints within which we work, are influenced by this legislation and by national policies which relate not just to housing but planning, environmental health and the welfare benefits system. We need to be alert to all of these aspects in order to ensure that we provide the best possible housing opportunities to residents.

The local housing market is becoming increasingly polarised between those who were able to buy properties at a time of better wage to house price ratios, and those households who are struggling to access suitable properties.

The Stroud district has a population of 118,130, presenting 51,000 households. The population is predicted to grow to 136,000 by 2041. There are 47,640 private homes in the district with 5160 properties in the ownership of the council and 1640 housing association homes.

Many of the district's properties are categorised as 'hard to treat' in terms of fuel efficiency improvements with 32% being of solid wall construction and 16% off the gas network. We offer a range of help, advice and interventions to help owner-occupiers, private tenants and landlords keep their properties in a safe and healthy condition.

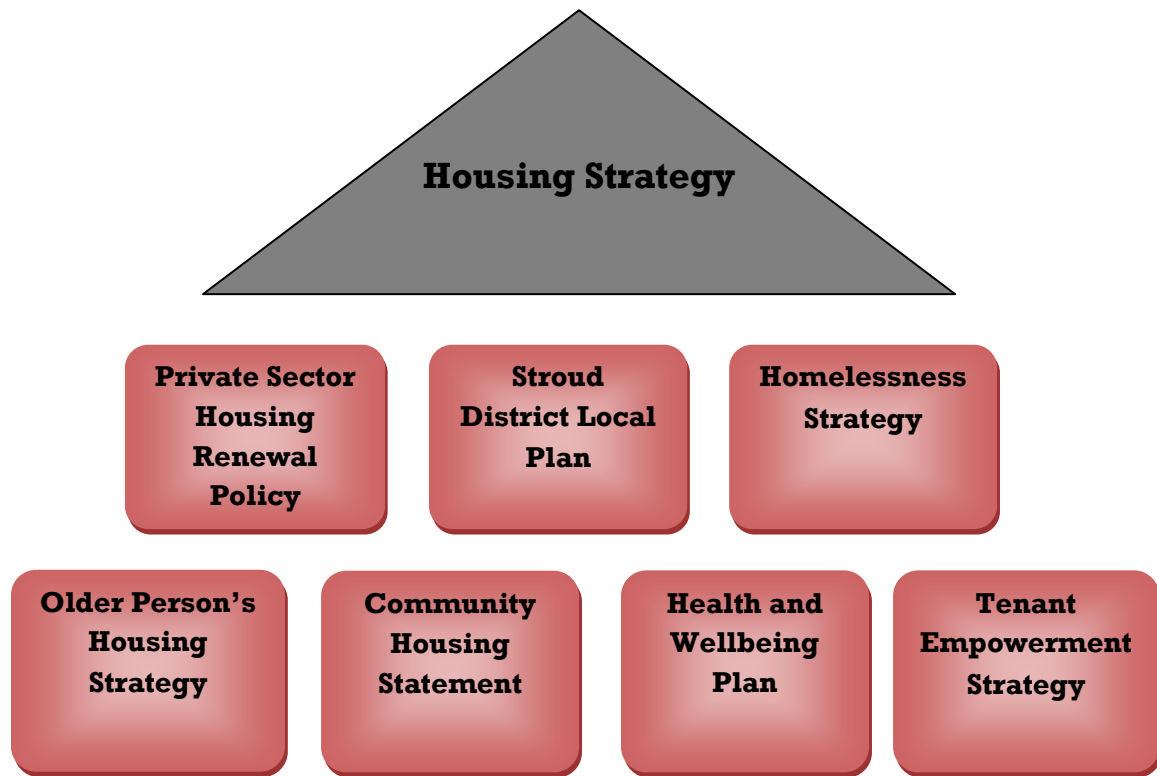
As a landlord we have a number of initiatives in order to ensure that we make the best use of our stock by keeping it well-maintained alongside being updated and refurbished where appropriate. We also take part in anti-fraud and community safety initiatives to protect our homes and estates.

There is an assessed need for 446 new affordable homes every year in the district. We work with a wide range of Registered Providers (housing associations) as well as rural and community housing groups in order to maximise the delivery of new affordable homes. We also have our own in-house development programme to provide new council housing which has delivered 236 homes to date.

As in many areas in the UK, homelessness is growing in the district. We have introduced a wide range of interventions in order to prevent homelessness where at all possible. We also offer a comprehensive housing advice service and maintain the 'Homeseeker' choice-based lettings service for council and housing association rented properties.

How this Strategy works with our other documents:

The Housing Strategy can be seen as being the overarching strategy, covering all the council's housing activities and pulling together strands from the other Council strategies, plans and statements relating to housing.



What IS Affordable Housing?

Affordable Housing is a term we use all the time. But what does it really mean?

According to the UK government's National Planning Policy Framework Glossary, affordable housing is:

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

The definitions go on to cover affordable housing for rent, starter homes, discounted market sales housing and other affordable routes to home ownership. Each of these types have their own conditions, restrictions and eligibility criteria.

Introduction

Housing and Our Communities

Who is this strategy for?

- Ourselves
- Our Partners
- Our Residents

Why do we need it?

Recent years have seen some huge upheavals in the housing market, from the market collapse in 2007 to the current unprecedented rise in private renting and the related decline in owner-occupation.

As a result, there is a growing divide between the housing 'haves' and 'have nots' with the older generation having been well placed to take advantage of smaller house price to income ratios in the past, pitched against younger households facing unattainable house prices in relation to their incomes.

As a result, discourse has become increasingly polarised, resulting in headlines like these:

Millionaire tells millennials: if you want a house, stop buying avocado toast.

(Independent May 2017)

Selfish baby boomers stop new housing

(Metro November 2017)

The fact remains that healthy, interesting and vibrant communities are home to the broadest mix of people. Villages, towns and cities throughout history have been home to a spectrum of residents of all ages, abilities and incomes.

The big question facing all local authorities is how best to sustain these types of communities while supporting the vulnerable and delivering services in the most efficient way.

UK rents to rise 15% in next five years, property group warns

(Independent August 2018)

UK facing its biggest housing shortfall on record with backlog of 4m homes, research shows

(Independent May 2018)

The National Context

Introduction

This housing strategy has been developed during a time of considerable national change, with the introduction of new legislation and national policy having a considerable impact on what we do at a local level.

As recently as the 1990s, a first-time buyer couple on a low-to-middle income, saving five per cent of their wages each month, would have enough for an average-sized deposit after just three years.

Today it would take them 24 years. Home ownership among 25- to 34-year-olds has fallen from 59 % just over a decade ago to just 37 % today.

National policy changes include:

- The National Planning Policy Framework 2018
- The Housing Green Paper 2018
- National Rough Sleeping Strategy 2018
- Homelessness Reduction Act 2017
- Houses in Multiple Occupation
- Universal Credit

Relevant changes will be covered in the individual chapters to this strategy, but those with more wide-reaching effects are:

National Planning Policy Framework

The new Affordable Housing definition extends the definition of Affordable Rent to include Build to Rent units marketed at an affordable rent, Starter Homes, Discounted Market Sales housing and 'other affordable routes to home ownership'.

Social Housing Green Paper

This paper reflects that the most consistent theme raised by residents was the perceived stigma of being a social housing tenant. The Green Paper looks at ways of overcoming this and refers to a number of initiatives by landlords to tackle this.

Rough Sleeping Strategy

The government is committed to halving rough sleeping by 2022 and ending it by 2027.

Homelessness Reduction Act

The Act introduces a requirement for local authorities to provide improved advice and information about homelessness and the prevention of homelessness, alongside

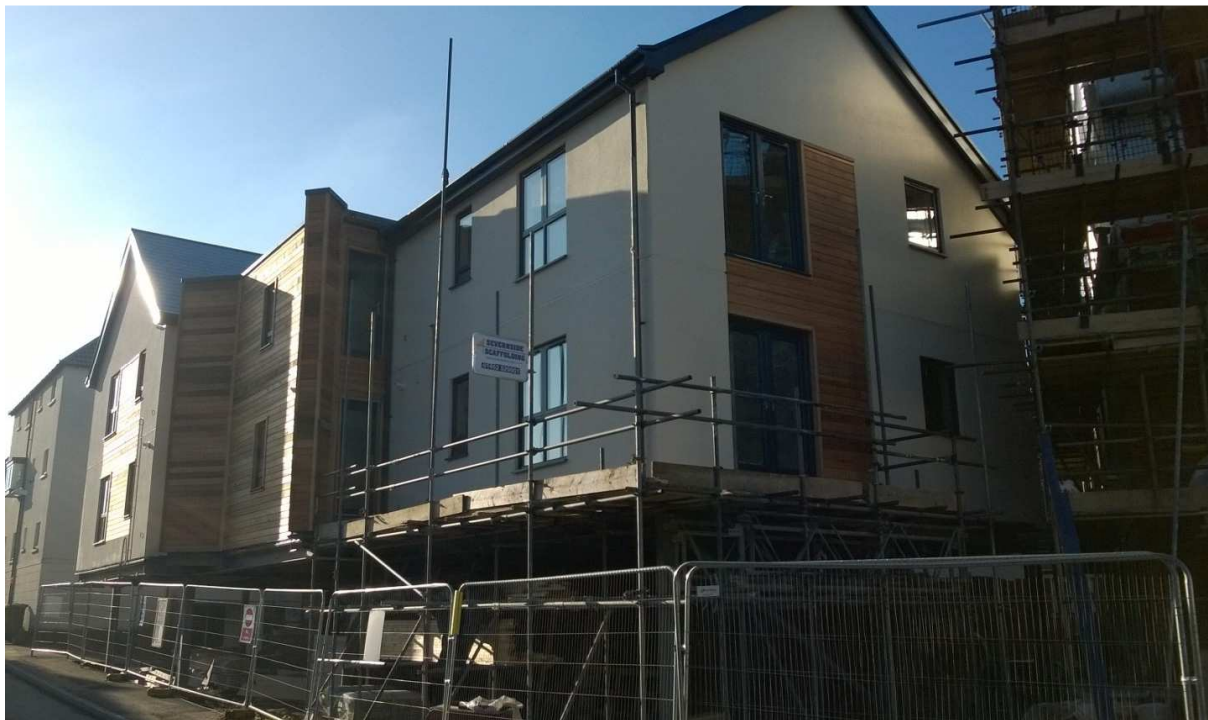
the extension of the ‘threatened with homelessness’ period. It also Introduces new duties to prevent and relieve homelessness for all eligible people, alongside a requirement for formal assessments and personalised housing plans to be drawn up.

Houses in Multiple Occupation Legislation

From October 2018, powers under the Housing Act 2004 require mandatory licensing of HMOs that comprise of 5 or more people in two or more separate households. This is an extension of previous licensing which only applied to larger HMOs of three or more storeys. This extension also sees the introduction of minimum room sizes, which for a single room will be 6.5m² with no discretion to go below this.

Universal Credit

Intended as a flagship reform of the benefits system, Universal Credit rolls together six benefits (including unemployment benefit, tax credits and housing benefit) into one benefit, paid monthly in arrears. The aim is to simplify the benefits system and increase incentives for people to work.



Affordable flats under construction 2017, Long Street, Dursley.

The Local Context – the Stroud District

The Stroud District is a largely rural area covering 175 square miles in the south of Gloucestershire. Much of the eastern half of the district falls into the Cotswold Area of Outstanding Natural Beauty (AONB), which covers just over 50% of the District's total land area.

Key POPULATION factsⁱ

Population: 118,130
(2017) up 0.56% since
2016

**Change in
households
by 2041:** up
9,000

Number of households 2018:
51,000

Age profile: by 2036, 30%
of the district population
will be over 65.

Predicted
population
growth to
2041: 136,000

Key AGE PROFILE factsⁱⁱ

**Young
People aged
0 -15:** 21,114

**Working Age
Adults:** 70,802

**Retirement Age
Adults:** 26,214

Key HOUSING STOCK factsⁱⁱⁱ

**Council
properties:**

5071

Private homes: **47,640**

**Number of households on
waiting list:** **2367**

**Housing
Association:**

1640

Key HOUSING CONDITION facts^{iv}

**36.5% of private rent
dwellings were built
before 1919**

**32% of
dwellings are
of **solid wall**
construction**

16% of properties are **off
gas network**

The District's Housing Needs

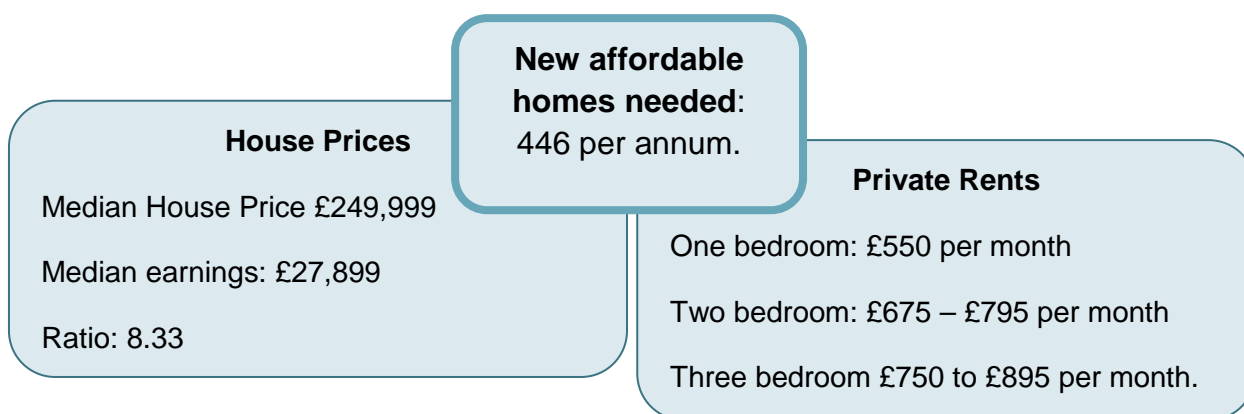
Measuring the need for affordable housing

Stroud District Council commissions a number of pieces of research to look at the need for affordable housing, usually in partnership with the other Gloucestershire Local Authorities as housing markets tend to span more than one local authority area.

This research calculates who needs what sort of affordable housing, where, and when, so that we have a good understanding of what new affordable housing might be required in future and can shape policies and delivery to meet this need.

The most recent of this research is the Gloucestershire Strategic Housing Market Assessment (SHMA) of 2015. This updates existing survey data to give a picture of the current and future need for affordable housing in the district, and an affordable housing needs figure is calculated according to government guidelines.

The SHMA document can be found on the Council's website www.stroud.gov.uk



The Private Rented Sector

Despite the ageing of the general population in the district, the proportion of younger households in the private rented sector is increasing.

Whilst single person households and households containing two adults and no children comprise over 60% of this sector, there has been a significant growth in the number of households with children in rented housing and they are over-represented in this tenure relative to the wider population – around 15% of households with children now live in the private rented sector.

Affordability in the private rented sector is an increasingly important issue, with rents rising faster than earnings. Nearly 40% of households spend over 30% of their income on housing and more than 15% spend over 50% of their income on housing.^v Younger people, older people and those with disabilities living in private rented properties are more likely to spend an excessive proportion of their income on rent.

Action: we are currently jointly commissioning a new Strategic Housing Market Assessment (now called a Local Housing Needs Assessment) for publication in 2019.

Making the Best Use of Existing Housing: Our Role as a Landlord

Objective: *To work collaboratively with our tenants and contractors to provide an excellent service.*

Introduction: Stroud District Council is the only Council in Gloucestershire which has retained its housing stock in direct Council management, and we are the largest landlord in Gloucestershire.

Tenant Services provides the housing management function for the Council. This service covers all landlord functions including repairs and maintenance, gas servicing, resident involvement, rent and income collection and management of tenancies including lettings.

Why we need to do it:

In order to achieve our aims and aspirations we need to have robust financial planning in place for the next 30 years. This ensures that we are able to deliver our plans relating to stock maintenance in terms of both planned programmes of replacement and responsive repairs, as well as carrying out risk analysis on our income and expenditure. In addition, tenant engagement adds value for money for residents.

The Regulator for Social Housing sets standards for landlords delivering social housing. As a local authority we are held to the Consumer Standards which have four elements:

- The Home Standard 2015 (Quality of Accommodation and Repairs & Maintenance)
- The Tenancy Standard 2015 (Allocations, Mutual Exchanges and Tenure)
- The Neighbourhood and Community Standard 2015 (Neighbourhood Management including Anti Social Behaviour)
- The Tenant Involvement and Empowerment Standard 2017 (Customer Service, Choice and Complaints including involvement and empowerment)

What we've done:

Top achievements in the last 5 years

- Brought our gas servicing in-house rather than contracting it out.
- Successfully recovered several properties where fraud was a factor in the original letting or application for the Right to Buy.
- Developed and delivered an 'obsolescence' strategy to deal with stock which is beyond economic repair
- Minimised the impact of welfare reform in relation to the spare room subsidy (bedroom tax) and the roll out of Universal Credit by developing approaches which are informative, supportive and effective.

- Delivered renewable energy solutions including fitting 329 properties with Air Source Heat Pumps and 612 properties with Solar PV.
- Reduced Leaseholder debt from £45K to £7K within 12 months (2017-2018)

Policies, Practices and different ways of working:

Tackling Under-Occupancy

By identifying under-occupancy we help make the best use of our stock by supporting tenants who wish to downsize by offering a moving home grant, which releases larger properties for those in need. This approach has been gaining momentum with the roll out of Universal Credit and the spare room subsidy (bedroom tax).

Damp and Mould is recognised as a significant risk to health and wellbeing and our approach is very much around prevention through education about lifestyle behaviours (hanging damp clothing over radiators without adequate ventilation, for example). The Repairs and Maintenance (including damp and mould) policy 2016 has been developed to make clear what our responsibilities are as a landlord, and which are the responsibilities of our tenants.

The Tenant Empowerment Strategy 2018 takes the opportunity to engage with a wider range of tenants through the use of digital access such as social media, online services and mobile phone apps. We are raising the standard of formal engagement and also increasing opportunities for tenants to dip in and out of areas where they may have a special interest, for example, by community or by activity.

The Non Traditional Homes Strategy and Obsolescence Procedure Guide 2016 provides clear direction on how we manage the 600 properties of 9 different types that have been constructed using non-traditional methods. These units are often difficult to heat and suffer from poor thermal insulation, meaning that a complex approach is required to improve them. It provides a clear decision-making tool with guidance for officers and Members and a framework by which the Council can effectively consult with all stakeholders.

The Aids and Adaptations policy 2016 supports our work with care professionals, including the NHS, to reduce hospital admissions and improve discharge times so that tenants can stay or return to their homes with the correct adaptations to support them. £145K has been spent on adaptations to our properties during first 6 months of 2018.

The Gloucestershire Tenancy Fraud Forum. As a founder member of the forum, we have worked closely with our social landlord partners detecting and preventing fraud. Two cases of attempted Right to Buy fraud were investigated in

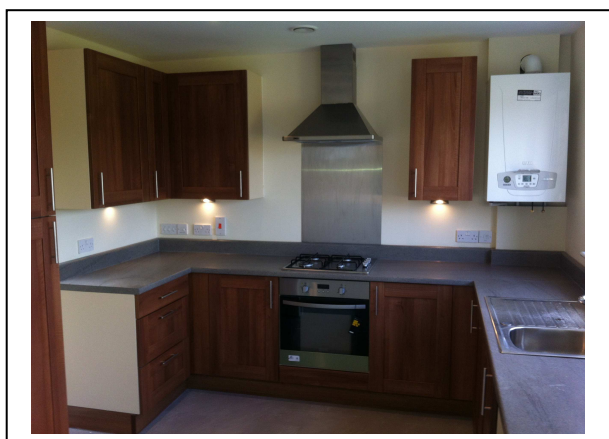
2018 with the successful result that the two properties have been returned to the Council's housing stock.

Community Safety. We are undertaking a new collaborative working approach with Community Safety colleagues, with joint operations involving Neighbourhood Management Officers and Neighbourhood Wardens tackling instances of fly tipping, anti-social behaviour and drug misuse. We also work with Gloucestershire Constabulary to identify cases involving 'County Lines' criminality, which seeks to exploit children and young people in the selling of drugs.

We are leasing some properties direct to specialist support agencies to ensure that people with physical or mental health challenges can be offered suitable supported accommodation in the district.

What we're doing next:

- Investigate the de-pooling of service charges and new tenancy agreement (2019)
- New Service Standards (2019)
- Tenancy Fraud detection programme ongoing
- Satisfaction survey (2019)
- Online Tenant Engagement (2019/20)
- Military veterans sensitive lets policy (2020)
- Develop a tenant-led Stroud Standard for repairs and maintenance (2019)
- Identify cases where disabled adaptations can sustain tenants in their own homes to prevent hospital admissions, or secure early discharge from hospital (2019)
- Develop a Policy of supporting victims of Domestic and Mental abuse (2019)



Making the Best Use of Existing Housing: Improving Private Sector Housing

Objective: to improve the health, safety and well being of residents in private sector housing that are affected by inadequate housing conditions

Introduction:

We help to improve the health, safety, and wellbeing of residents in private sector housing within the district that are affected by poor housing standards, particularly those disadvantaged through social deprivation, disability, age, vulnerability or infirmity. We place a particular emphasis on those living in the rapidly increasing private rented sector.

'Private sector' housing means homeowners, tenants renting from a private landlord and those renting from a Registered Provider (housing association). Every five years we publish a Private Sector Housing Renewal Policy detailing the actions we propose to take to improve the condition of private sector housing in the district; you can find this policy on our website via the following link [Private Sector Housing Renewal Policy 2018-23](#)

Local authorities can provide assistance in the form of grants, loans, advice or materials, or we can directly carry out work repairing, improving, extending, converting or adapting housing accommodation. Our Policy reflects the national trend which is moving away from providing grants and instead supplying low-cost loans. This helps resources to be stretched further as repayments are recycled over a number of years.

Why we need to do it:

In the Stroud District there are 47,110 private sector dwellings. These include owner occupied (74%), dwellings owned by private landlords (12.3%) and those owned by Registered Providers (3.4%). Of these dwellings 25% were built before 1919 with 36.5% of private rented dwellings built before 1919.^{vi}

Living in a home which is cold, damp, overcrowded or in poor repair can lead to health problems, which in turn can have a negative influence on community stability and crime levels, cause environmental problems and lead to increased costs for healthcare providers. It goes without saying that improved health brings wider benefits for everyone. Energy efficiency improvements help to prevent excess winter deaths each year by ensuring homes are adequately and affordably heated by reducing heat loss and improving heating systems.

Whilst the private rented sector will always be the housing of choice for some, it is becoming the only option for a large number of people. The private rented sector in England is expanding rapidly, mainly due to the lack of other affordable housing options available.

What we've done:

During the last 5 years, the Housing Renewal Team has achieved the following:

- Carried out investigations into 317 complaints from private sector tenants and carried out actions to resolve those complaints and improve the standard of private rented property.
- Approved 32 Healthy Homes Loans totalling £180,000 to vulnerable owner occupiers on low incomes to carry out essential repairs to their properties.
- Approved 139 Disabled Facilities Grants totalling £1.1million to enable adaptations to be carried out to allow people to continue living in their own homes.
- Identified all properties in the district which met the criteria for Mandatory HMO licensing and ensured that they were all licensed.

By working in partnership with the Warm & Well Scheme we have also assisted in the installation of 548 energy efficiency measures to homes and brought in an additional £600,000 of external funding towards the cost of those measures.

How we do it:

We help to improve the health, safety, and wellbeing of residents in private sector housing within the district that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity. We place a particular emphasis on those living in the rapidly increasing private rented sector.

Objectives

To help achieve the Policy's aim a number of key objectives have been identified:

1. Remove the most serious home hazards (category 1)
2. Improve housing conditions in the private rented sector
3. Promote and improve energy efficiency in the home
4. Mandatory licensing of Houses In Multiple Occupation (HMOs)
5. Licensing of mobile homes and caravan sites
6. Adapt accommodation to meet the needs of those with disabilities.
7. Tackle empty homes

Assistance

In order to meet these objectives, the council works in partnership with other local authorities, agencies and charities. A range of policy tools are used to meet the needs of residents in the private housing sector, such as:

- Advice and Signposting
- Financial assistance
- Enforcement

We give free advice to both owner occupiers and tenants on housing repairs, making adaptations, improving home energy efficiency, letting accommodation, accessing private rented properties, mobile homes and caravan sites and reusing empty properties. We also carry out a range of activities to reduce fuel poverty; you can find out more about this in the Health and Wellbeing chapter of this document.

What we're doing next:

Healthy Homes Loan

Owner occupiers are entitled to apply for a Healthy Homes Loan of up to a maximum of £15,000 for essential repair works to their homes. This is an interest free loan. Eligible works are those that the council deem necessary to reduce any category 1 hazards under the HHSRS. The hazards most commonly identified are those relating to cold and damp and mould growth. Whilst works to remove these hazards such as the installation of insulation and heating are eligible for assistance under the loan sometimes more appropriate help is available under the Warm & Well Scheme to address these hazards. The application for a loan will include a test of resources to assess the applicant's income and savings; if the property is sold or transferred the loan must be repaid in full. This enables the loan funding to be recycled and reused to help those in most need.

Enforcement

Legislation places a duty on local authorities to take action if a category 1 hazard is identified in a dwelling. This legislation aims to protect the health, safety and welfare of tenants, home owners and the general public. The Housing & Planning Act 2016 introduced further powers to prosecute, issue simple cautions and/or carry out works in default of landlords who fail to comply.

Protection from Retaliatory Eviction

The Deregulation Act 2015 introduced rules to protect tenants from unfair eviction (known as retaliatory eviction) following a complaint to the landlord concerning the condition of the property. We have been raising awareness of this with private sector tenants and there is further information on our website, including a template letter that tenants can use to notify their landlord about problems.

Letting Agents Redress Scheme

The Redress Schemes for Lettings Agency Work and Property Management Work (Requirements to belong to a Scheme etc) (England) Order 2014, introduced a legal requirement for all lettings agents and property managers in England to belong to one of three government redress schemes. Where an agent or property manager has not joined a scheme the Council can issue a £5,000 fixed penalty fine.

Protection from Smoke and Carbon Monoxide

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 place a duty on landlords to ensure that a smoke alarm is installed on each storey of a property and a carbon monoxide alarm in any room where there is a solid fuel burning appliance. We can issue a fine up to a maximum of £5,000 to landlords who don't comply.

Mandatory Licensing of Houses in Multiple Occupation (HMO)

Houses in Multiple Occupation (HMOs) often provide inexpensive shared accommodation for those who need it. The council offers advice to tenants, owners and managing agents. Where HMO properties are found to be unlicensed the Council will either issue a Civil Penalty Notice or prosecute in accordance with the adopted Civil Penalties Enforcement Policy.

From October 2018, powers under the Housing Act 2004 require Mandatory Licensing of HMOs that comprise of 5 or more people in two or more separate

households. This is an extension of previous licensing which only applied to larger HMOs of three or more storeys.

Currently, there are 20 licensed HMOs in Stroud. It is expected that there will be an additional 100-150 properties in the district that will meet the new requirements for Mandatory HMO licensing. The council will continue to work to ensure those HMOs that require licensing are licensed through a range of measures.

Licensing of Mobile Homes and Caravan Sites

The council responds to any complaints regarding the condition of sites and offers advice to owners who are unsure if a license is required. Advice on compliance with license conditions is given to ensure a satisfactory standard of health, safety and wellbeing for the occupants.

Adapting Accommodation to Meet Disability Needs

The Council offers a range of information and advice on its website to assist those wishing to adapt their home to make it more suitable to meet their needs. This has recently been updated to include a database of local builders, architects and surveyors which is available from our website: [Help with the repair and adaptation of homes in Gloucestershire](#)

Mandatory Disabled Facilities Grants (DFG)

It is a requirement for the council to grant aid necessary and appropriate works to adapt accommodation to allow disabled persons to remain in their own homes. A grant is available of up to £30,000 to provide financial assistance to make essential adaptations to a disabled person's accommodation. Eligibility for a DFG is determined by an assessment of need by an Occupational Therapist and a test of resources.

Discretionary Disabled Facilities Grants

Discretionary grants and loans may be available for works not eligible for Mandatory DFG such as:

- Relocation costs to a more suitable property
- Top-up funding where costs are above the Mandatory maximum
- Works considered necessary to meet need but are outside of the Mandatory scheme.

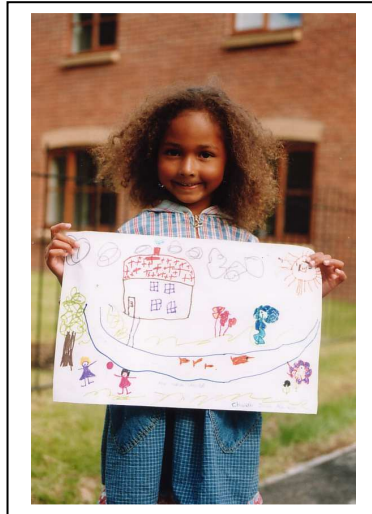
Empty Homes

We actively target empty properties to bring them back into use. The owner (if known) is contacted to seek their cooperation. If it is not possible to persuade an owner to deal with a property, we have the option of implementing a number of statutory powers.

Empty Homes Loans

An Empty Homes Loan of up to £15,000 may be offered to assist the owner of the property with renovation costs to bring the property back into use for affordable private rented housing. An assessment is made by a Private Sector Housing Officer to identify any works necessary to make the property habitable and meet the Fit to

Rent Standard. Applicants must also agree to apply for a Fit to Rent certificate and accept the council's Deposit Bond scheme.



Housing Needs: Other Types of Accommodation.

Gypsies, Travellers and Travelling Showpeople

The cultural and housing needs of the Gypsy, Traveller and Travelling Showpeople community can be very different to the district's general population. The 2017 update to the Gypsy and Traveller Accommodation Assessment, which was commissioned by the Gloucestershire District Councils, identified the need for additional pitches for travelling communities in Gloucestershire. The Council will examine a number of recommendations through the Local Plan review process that could for example include additional pitches or short-term stopping areas situated on specific pieces of ground, which are made available where needed for an agreed and limited period of time.

Boat Dwellers and Van Dwellers

At times of high housing pressure, some households will seek alternative accommodation to the traditional 'bricks and mortar' routes to finding a home; one of these options is dwelling on a houseboat. Some communities have a heritage of living, working and travelling on the waterways but, more recently, additional households are choosing to live on boats because of the relative affordability of this type of accommodation. While this is not generally a problem locally, we need to be alert to significant increases in boat dwelling where this could put strain on limited infrastructure or cause conflict with local residents.

Alongside this, there is anecdotal information that there are a growing number of people in the district resorting to living in vans; vehicles which have not been formally converted to living accommodation. We have a protocol in place with Gloucestershire Highways that they will inform us when they are made aware of these sorts of households. We can then ensure that these households have access to housing advice, where appropriate, or other services that they may need.

Beds in Sheds

Beds in sheds are informal, and often illegal, dwellings formed from sheds or other structures. They provide sub-standard living conditions which are potentially dangerous to tenants, and could conceal other problems such as modern slavery or trafficking. While this problem is generally only currently an issue in larger cities we need to ensure that it does not become a problem in our district. If we are made aware of any of this sort of accommodation we will thoroughly investigate and take action where appropriate.

Housing Advice and Homelessness

Objective: *To prevent homelessness and support households who do not have settled accommodation*

Introduction: Homelessness has been increasing both nationally and locally. The focus on homeless prevention has been further strengthened by the introduction of the Homeless Reduction Act 2017 which was enacted in April this year. Stroud District Council's Housing Advice Team has an impressive record in preventing homelessness, achieving the highest figures in Gloucestershire and one of the highest in the entire south west.

The housing advice team gives advice on a wide range of housing matters including: Renting a home from a private landlord or social landlord, illegal eviction and/or harassment, rent and mortgage arrears, homelessness prevention, domestic abuse and advice for landlords.

Why we need to do it: The council has a number of statutory duties relating to housing advice and homelessness. Part VII of the Housing Act 1996 introduced a duty on Councils to tackle homelessness and the Homeless Reduction Act 2017 expanded this.

What we've done: Stroud District Council has performed consistently well over the last few years when compared to other councils in the South West. We have had high numbers of homeless preventions as measured by central government, relatively low numbers of households in temporary accommodation and cost effective use of funds to prevent homelessness.

How we do it: The Housing Advice Team has developed a variety of methods to help prevent homelessness including:

- Grants for deposits and agency fees to access private rented homes
- Mediation for young people and their families, and for couples
- Sanctuary scheme for victims of domestic abuse to enable them to remain safely in their homes.
- Double deposit payments for landlords in lieu of having a guarantor.
- Support for people leaving hospital to secure suitable accommodation if they cannot go back to their previous home.

- Support to access Discretionary Housing Payments and the financing of a specialist debt advice worker in Stroud Citizens Advice.
- Provision of rent guarantee insurance.
- Payment of rent arrears to secure a tenancy at risk (where extenuating circumstances have resulted in arrears).
- Referrals to specialist community based housing support.
- Renegotiation fee to bring rents in line with Local Housing Allowance rates.
- Paying for other solutions to tenancy breakdown e.g. clearing garden or property, providing sound insulation.
- Setting up direct payment of Housing Benefit.
- Training to support organisations to ensure accurate advice is given at the earliest opportunity, and that the organisations are aware of the help available from the Housing Advice Team.
- Advertising our services in all GP surgeries, health centres and community centres.
- Outreach advice sessions at partner agencies.

What we're doing next:

There are fresh challenges ahead for the team. Although still relatively low compared to other housing authorities, the use and cost of temporary accommodation has escalated. The temporary accommodation currently available to the council is not sufficient to meet demand and the use of accommodation such as Travelodge and Premier Inn has increased. At times, there has been no accommodation available within the district and families have had to be placed as far away as Bristol. We are seeking to improve this situation by:

- Converting a property within our own stock to provide three units of temporary accommodation.
- Sourcing self-contained accommodation through the private sector.
- Proposing the purchase or building of our own bespoke temporary accommodation within the district.

The other major new challenge relates to the extra duties imposed by the Homeless Reduction Act 2017. This is affecting our homeless prevention figures in two ways, actual preventions and recorded preventions:

- The duties imposed by the Act have resulted in a significant increase in bureaucracy which is impacting on the time spent actually working with customers to prevent or relieve homelessness.
- The increase in caseloads (averaging 167% in the first six months) has also had a significant impact.
- The extra personal details needed to meet the new requirements to record prevention and relief mean that, although we will be preventing and relieving homelessness, they will not be officially recorded. This is particularly where

we work with partners, both internal and external, where the partners are unwilling or unable to record the necessary personal details. Recording accurate figures is important because government resources are often allocated according to those figures.



Affordable flats in converted former hotel, Newport, Berkeley.

Health and Wellbeing: Tackling Fuel Poverty

Objective: *To raise the energy performance of existing homes and to build new homes (in private and social housing sectors) to zero carbon standards*

Introduction

Put simply, fuel poverty occurs when a household is unable to keep their home adequately heated and there are around 2.5 million households in fuel poverty in the UK. There are three main factors that contribute to fuel poverty: the energy efficiency of the property, the cost of the energy, and household income.

Why we need to do it

Households that spend more time at home, for example older households, or those with young children, are most at risk from fuel poverty. A significant part of the district's housing stock is classified as 'Hard to Treat' where occupiers are likely to be in fuel poverty, with 32% of solid wall construction and 16% in off-gas areas. 26% of private sector dwellings in the district have serious (category 1) hazards. This is higher than the national average of 22%.

Designing new homes, retrofitting older homes and improving existing housing stock by placing energy conservation at the heart of the process are all steps to achieving healthy and sustainable homes.

What we've done

Warm & Well Partnership

The 'Warm and Well' advice line provides free and impartial energy efficiency advice to residents in Gloucestershire on a range of areas from basic 'top tips' for saving energy to more complex renewable energy systems. Warm and Well also has officers who carry out home visits to offer guidance.

Warm Homes Fund

In conjunction with Gloucestershire and South Gloucestershire authorities, we successfully led a bid for £5million of funding to pay for the installation of affordable central heating systems for any household in fuel poverty.

Minimum Energy Efficiency Standards

Living in private rented accommodation significantly increases the likelihood of a household being fuel poor, and we will enforce the Energy Efficiency (Privately Rented Property) (England and Wales) Regulations 2015 which were introduced to improve the energy efficiency of privately rented property. The regulations set out a minimum level of energy efficiency for any privately rented property which is required to have an Energy Performance Certificate (EPC)

In Gloucestershire we have secured £200,000 funding a year from the Gloucestershire CCG and the Warm Homes Fund which landlords can access. Where funding is available and a landlord fails to carry out the necessary works we can serve a Financial Penalty Notice of up to a Maximum of £5,000 on the landlord.

How we do it

We provide a range of advice, signposting and intervention services through the Private Sector Housing Team who work within the Environmental Health department.

Health and Wellbeing – Low Carbon development

Objective: *To deliver the best possible standards across all new housing*

Why we need to do it

The construction sector is one of the biggest contributors to greenhouse gas emissions. Global concerns about climate change and rising energy costs are leading to the focus falling on the way buildings are designed, built and used.

On a more immediate basis, homes that are inexpensive and easy to keep warm and dry are essential to every household's wellbeing.

What we're doing

There are a wide range of standards that new homes could meet; low carbon, zero carbon, Passive Haus and eco homes are just some of the standards and targets used. As a result, research has been commissioned for the Local Plan to examine the advantages and disadvantages of different potential targets. As there are different costs associated with each target, we need to ensure that seeking particular standards for new homes don't have the effect of reducing the overall number of new affordable homes built.

Alongside looking at targets for energy, water, climate change adaptation, biodiversity and waste, the Local Plan research will also examine the wellbeing effects of new developments.

What we're doing next

The results of this research will be assessed and Local Plan policies developed in response to ensure that the best possible standards are achieved for all local housing development.

Health and Wellbeing - Tackling Health Inequality

Objective: *To develop health, wellbeing and community benefits from improving housing, both new and existing in the public and private sectors.*

Introduction: Health inequalities are a ticking time bomb for our district. They might be caused by rural isolation, poverty, obesity, mental ill health, adverse childhood experiences, being a carer or living with long term conditions like dementia or heart disease. Health inequalities increase demand on our front-line services, impact on housing needs and on the quality of life for our residents.

Why we need to do it: We have a number of local demographic drivers for our work. We have an ageing population who are living longer and with more long term conditions. Mental ill health is increasing as well as self harm and risk of suicide. Loneliness and social isolation causes ill health and affects the population of all ages, not just older people. Physical activity levels drop every year and with it, obesity levels increase.

What we've done: We have provided targeted activities to promote healthy lifestyles and reduce health inequalities in the following ways:

- Due to demand we increased the number of Better Balance classes being offered around the district which saw an increase of **178%** from the previous year.
- **3496** attendances on our Healthy Lifestyles Scheme.
- **260** yr 4/5/6 girls from Stroud District Primary Schools participated in the annual Football Tournament organised in partnership with South Gloucestershire and Stroud College Students as part of their Level 3 Sport course.

- **416** attendances at Walking Netball at Stratford Park Leisure Centre following on from a taster session held at the Active for Life Day.
- Established a Cancer Rehab Class in partnership with Macmillan Next Steps Team at Gloucestershire Care Services.
- **2746** attendances recorded on Health Walks across the district.

How we do it:

Health and Wellbeing Plan

Stroud District is one of the few Councils in Gloucestershire to have a dedicated Health and Wellbeing Plan to pull together the different strands of Council work that impact on health and wellbeing. The Plan can be found at www.stroud.gov.uk

What we're doing next:

Targeted Health Activities

Healthy Lifestyles Scheme (HLS) is looking to expand its community offer in the next 12 months in the following areas:-

- Peri & Post Natal exercise classes. There currently is a limited supply of exercise classes for peri & post natal mothers in the Stroud area. We will be working closely with the local midwife team & health visitors to ensure the sessions are offered in place where there is the most needed & at an affordable price.
- Cardiac rehab (gym based). The HLS currently offer circuit-based cardiac rehab classes which are really popular, but with the age of people who are having cardiac events decreasing it is vital we respond to this trend. We will be establishing gym-based cardiac rehab classes at Stratford Park Leisure Centre in 2019. Participants who attend the gym will follow a tailor made gym programme and complete it under the instruction of a qualified cardiac instructor.
- Aqua Activity for Health class. The HLS currently offers swimming as part of the 12 week scheme but there is no water based class options. This class would be a 12 week block of classes, where by the patient would complete weekly aqua classes at Stratford Park Leisure Centre with the additional option of access to a wellbeing programme.

Our Active for Life Programme continues to go from strength to strength providing awareness and opportunities for people living within the Stroud district to participate in health and wellbeing activities

Older Person's Housing

Objective: *To ensure that older people have access to appropriate and good quality homes*

Introduction:

We currently have around 720 units of sheltered accommodation for older people in our stock, and we're committed to delivering accommodation for older people which is fit for purpose and meets the diverse needs of an ageing population.

Why we need to do it:

The number of people living in the Stroud district over the age of 60 is set to dramatically increase over the next 20 years. We recognise that the needs of older people vary, and that their needs continue to change through later life. We're therefore committed to providing a range of older person's accommodation which can meet these diverse needs, whilst enabling people to live as independently as possible in their home.

What we've done:

The Sheltered Modernisation Project has delivered a number of changes to existing sheltered housing schemes which is starting to shape the Council's housing for older people, making them places where people want to live.

How we do it:

The Council recognises that there are constraints on Social Care, and that as a landlord, we need to work in partnership with other bodies such as Gloucestershire County Council as the primary authority providing care services to older people. We are currently working closely with them on the Housing with Care Strategy, keen to play our vital role in providing good quality homes which meet the needs of our residents and reduce the likelihood of admissions to institutional care.

What we're doing next:

We have developed an Older Person's Strategy, which will focus on our accommodation for older people, ensuring that it is suitable for current and future tenants. To do this, we will continue to invest in the modernisation of its sheltered housing schemes through the Sheltered Modernisation Project. We also hope to use some communal areas in these schemes to reduce social isolation by encouraging group activities in these spaces. All our assets will also be reviewed to ensure that we are maximising the availability of accommodation which is suitable for older people. Our Strategy can be found on www.stroud.gov.uk

Housing- Related Support

Objective: *To facilitate the provision of specialist support to all those who need it.*

Helping People to Live Independently

The needs of our residents can go beyond the provision of a place to live; support is often required to allow people to remain in their own homes or to assist with specific problems they may face. We work closely with Gloucestershire County Council to help people to live independently in their own communities through the provision of community-based support. This can be either short-term to help people develop the skills and confidence to manage their own accommodation, or longer term where needed.

Supported Housing

For people who are unable to live independently in the community, supported housing is available. This type of accommodation is able to offer intensive and specialist support to help people recover and move on to regain their independence.

Young People

Supported accommodation is available specifically for young people to help them develop the independent living skills that they will need to be able to maintain their own accommodation in the future, and we currently have 47 units of this type of accommodation across three projects in the Stroud District. We also fund Gloucestershire Nightstop, who provide temporary, emergency accommodation for young people aged 16-25 who are either waiting for settled accommodation or may be in need of 'breathing space' as a result of problems at home.

Entrenched Rough Sleepers

Individuals who have slept rough for a long time can be harder for services to help. They often mistrust support staff and may be reluctant to engage with services. On the street they risk being attacked, robbed, or becoming seriously ill. Many have complex needs or an addiction which they may not feel willing to tackle. We are part of the Gloucestershire Social Impact Bond project which is providing funding of over £1m to provide direct help to rough sleepers facing these problems. This help is provided by P3, a national charity.

People Experiencing Domestic Abuse

County Council funding arrangements for domestic abuse services have changed from the provision of refuge accommodation across the county to a more support-based provision model. Gloucestershire Domestic Abuse Support Service (GDASS) provides a range of specialist support including helping people to remain in their own homes should they wish and when it is safe to do so. We will continue to work closely with GDASS.

Currently the only refuge accommodation provision in the county is provided by the Stroud Beresford Group, who own and manage two refuges in the Stroud district. We work closely with the Stroud Beresford group, providing regular grant support

and over the last five years we have successfully secured £267,000 through bid funding to support and expand the work of the Stroud Beresford Group.

To help provide additional accommodation we have worked closely with our district colleagues and GDASS to develop self-contained accommodation units across the county specifically for victims of domestic abuse. This followed a successful countywide bid for £500,000 government funding.

Sanctuary Scheme/Target hardening

To support households to remain in their own home we work in partnership with district colleagues to fund a countywide scheme whereby properties are made more secure so that households experiencing domestic abuse can remain safely in their own homes.

Universal Credit

Until now, only people making a new application for benefits in certain areas have been able to apply for Universal Credit. The next stage – ‘managed migration’ – will see those people currently receiving tax credits or benefit payments under the old system sent a letter telling them to reapply for these payments under Universal Credit. Each person will have to wait at least five weeks for the first payment and if the deadline for application is missed, payment may stop completely. We have specially trained staff who can help with budgeting advice for anyone concerned about Universal Credit or about managing their money during this transition.



Affordable flats under construction in Dursley, 2017

Creating More Affordable Homes: Developing New Council Housing

Objective: *Deliver the new programme of adaptable, flexible, affordable Council homes providing a range of property types and tenures that meet the needs of the district and that address the move towards a Carbon Neutral District by 2030*

Introduction:

The delivery of our award-winning council homes programme is a key corporate priority for the Council. For the first time in over 30 years the Council set a five year programme to deliver 236 new homes and has, in the last the last four years, completed 228 new homes with a further 16 new homes currently under construction.

The Council was at its debt cap and unable to borrow further money for building. However, following the Government's announcement in the Autumn Statement of October 2018, we have been able to increase our borrowing 'headroom' to enable a further programme of new council homes to be delivered.

Why we need to do it:

With a need for 446 new affordable homes in the Stroud district every year, we need to grasp every opportunity to increase affordable housing delivery.

What we've done:

The delivery of 228 new homes over the last four years has been a great success as it has delivered much needed affordable housing across the district. The schemes have included a number of regeneration projects where non-traditionally built 'Woolaway' properties have been demolished and replaced, at increased density, with energy-efficient new homes.

The homes delivered include ex-warden accommodation on some of our sheltered schemes that have been converted from family houses to additional flats for older people.

Of the 228 new homes, 194 have been built for affordable rent with the remaining 34 developed for shared ownership. This enables first time buyers, who can't afford to buy a property outright on the open market, to purchase a share of their property with the opportunity to buy further shares as their circumstances change.

How we do it:

A large proportion of the costs of the new homes are met from the Council's HRA capital programme. However, additional financial subsidy is always required to develop affordable homes. The subsidy for the rented homes is met from Right to Buy (RTB) receipts that the Council is able to retain in order to replace the homes sold. Grant funding for the shared ownership properties is sought from the Homes England (HE) 2016-21 grant programme.

We recognise that every new home is an opportunity to develop a property that has built-in flexibility to adapt for future needs, has a high standard of energy efficiency to address the government's Clean Growth Strategy, the Council's agreed framework for moving towards a Carbon Neutral District by 2030 and makes allowance for future technologies.

The district has an ageing population and it is recognised that many older people will remain living in their existing properties rather than moving to more specialist housing. It is therefore important that our new homes are built to enable future adaptation if required.

In addition, changes in technology are moving at a fast pace and we want to ensure that technological infrastructure is included at the new build stage, where practical and financially viable to do so, rather than having to retrofit items such as car charging points at a later stage.

What we're doing next:

Following the lifting of the Government's borrowing cap a further programme of schemes is being developed to provide additional new council homes. The budget for this has been included in the Council's future budget-setting process.

A major challenge for the development of further new homes is the availability of land, as the majority of suitable sites within the Council's landholdings have already been developed. As a result, we will need to consider purchasing suitable sites from the open market. The production of a Development Strategy over the next year will set out the Council's clear ambitions for the number, type, tenure and design of council homes to be developed beyond this programme of schemes, as well as the location of any sites which may be purchased through the new land opportunities fund.

Our current build specification will be reviewed for the next programme of schemes to ensure that it continues to take on board any changes in legislation, good practice and innovation; for example, the use of off-site construction.



New Council Homes at Nailsworth

Creating more affordable homes: Housing Enabling

Objective: *maximising the delivery of high quality new affordable homes*

Introduction: We don't just build houses ourselves. We work to facilitate, enable and support new affordable homes to be built by a range of our partners in order to make a real difference to people's lives. New and existing partnerships are an essential part of bringing forward new affordable homes and we are always looking for new ways to achieve our aims and accomplish more together by sharing knowledge, experience and opportunity. Over the last five years we've delivered an average of 120 new homes through these routes.

Why we need to do it: There are 6614 affordable homes in total throughout the district. The Housing Market Assessment of 2015 showed that we need a further 446 new affordable homes a year just to keep up with demand. There is no single solution to meet this need this as planning policies alone cannot deliver the homes we need.

In a high value area like Stroud it can be difficult for employers to recruit staff to local businesses and services such as schools, care homes, restaurants, pubs, shops and leisure centres because employees on low incomes cannot afford to buy or rent housing locally on the open market. Workers are unlikely to commute long distances to undertake low paid work and this problem is particularly acute in the care sector. With an ageing population locally, there is an increasing lack of care provision in rural areas where workers cannot afford to live locally.

Many households want to stay in the rural communities where they were brought up or lived and worked for a long time, but they are often left with no choice but to move away. Just over 45% of those living in rural areas are aged below 45 years, compared with almost 60% in urban areas. As young people and families move out, the character of a rural village can change dramatically and local services such as shops and schools may be forced to close. This lack of affordable housing also has a knock-on effect on the ability of local employers to recruit and retain staff, impacting on businesses, services and the local economy.

Affordable housing provided in the right areas supports the local economy and helps sustain essential local services.

Young people are can be marginalised by the housing system and are more susceptible to the impact that inappropriate housing can have on their lives. A combination of low wages, insecure employment and national housing policy has led to limited availability of affordable and suitable housing for young people in the district. In this era of "generation rent", huge numbers of young people are locked out of home ownership and face limited access to declining numbers of affordable homes for rent. As a consequence, young people are living with relatives and friends for longer than either party would wish, and many are forced out of the area they grew up in order to find housing they can afford.

What we've done: We have a good track record of working in partnership with our Housing Association and community partners and together we have brought forward an average of 120 new affordable homes each year over the last five years. There are 168 affordable homes currently under construction and an estimated 260 affordable homes with planning permission that should come forward over the next 3 years.

How we do it: National planning policy allows for local planning policies to be put in place which seek a percentage of affordable housing on housing developments and in the district's case we seek 30% to be affordable housing. However, national planning policy also allows for this to be reduced in some circumstances, including where there is an existing building on the site, or where sites are under a certain size. In addition, in some circumstances developers are able to argue that the cost of providing affordable housing would make their development unviable and as a result, demonstrate that they are unable to deliver some or all of the affordable homes.

What we're doing next: The emerging Local Plan review gives us an opportunity to retain affordable housing policies that are working well, and examine options to deliver more affordable homes through the planning system. For example, we will assess whether a 'single plot exceptions policy' to allow single, affordable self-build plots on the edge of rural settlements would be feasible. We will also look at the opportunities to maximise affordable housing delivery through the Government's new 'entry-level exception site' policy which is aimed at first time buyers.



Coldwell Lane Rural Affordable Housing, Kings Stanley

Creating More Affordable Homes - Self- Build

Introduction: Many other countries have a track record of delivering large numbers of local homes through self- or custom-build. The Government has an aspiration to help increase housing supply by doubling the number of custom and self-build homes by 2020.

Why we need to do it: From 1st April 2016 Councils have had a duty to keep a register of aspiring self and custom builders. The Housing and Planning Bill requires authorities to ensure that the number of planning consents for serviced plots for self and custom build projects match local demand on the register.

How we do it: The 2016 Stroud District Local Plan introduced a new policy to seek 2% of plots on allocated housing sites as serviced self-build plots. The first of these plots will be made available on the 'West of Stonehouse' site.

What we're doing next: As part of the Local Plan Review, we will be seeking to increase the delivery of self and custom built homes to meet needs identified on the Self and Custom Build Register. This will be through a combination of site allocations, proportionate development on Local Plan housing sites and rural exception sites. We are considering a 'single plot' exceptions policy in order to meet need for plots in rural areas and will be producing a supplementary planning document specifically for self-build.



Lynch Road, Berkeley Rural Exception site under construction 2016

Creating More Affordable Homes - Rural and Community Housing

Introduction: Parts of the district can have particular problems with affordability and access to suitable housing options, especially our more rural areas. As a result, we place a particular emphasis on support for rural areas, and as a result have a strong track record of delivery new affordable homes in rural parishes.

A newly emerging approach to local affordable housing delivery is the community-led housing approach. Community-led housing projects are led by community groups determined to make sure that new affordable homes are built, or empty homes and buildings brought back into use to meet local housing needs.

Why we need to do it: In many rural areas, younger people, those on low incomes or older people seeking options to downsize can find it impossible to access suitable housing options. As a result, some rural parishes are in danger of becoming solely the residence of the elderly and wealthy, with the related depletion of shops, schools and services.

What we've done: In the last five years we have enabled the development of 77 affordable homes on rural sites in the district and there are a further 40 in the pipeline. We also donated an underused garage site in Nailsworth to Nailsworth Community Land Trust to develop 10 new affordable homes for local people.

How we do it: National planning legislation allows for Councils to adopt 'rural exceptions' planning policies, which allow very limited development of affordable housing schemes to take place outside the normal settlement boundary.

The Gloucestershire Rural Housing Partnership is a consortium of the rural districts councils of Gloucestershire, Gloucestershire Rural Community Council and Registered Providers (housing associations). Together we fund a 'Rural Housing Enabler' to work with Parish Councils on examining local housing need and bringing forward rural exceptions sites to meet that need.

In 2017 we were awarded funds from DCLG's 'Community Housing Fund' which we have used to support the employment of a Community Housing Enabler by Gloucestershire Rural Community Council. The Community Housing Enabler provides dedicated support to community groups looking to explore options to deliver community-led housing in their local area.

What we're doing next: Sometimes unmet housing need isn't apparent to all parts of a community. We'd like to find more ways to encourage communities to consider how they could play a part in examining and meeting local housing needs. We also want to focus our work on rural parishes in places where parish councils haven't yet carried out a housing needs survey of their local area.

Sources and References

Page 9:

ⁱ Source: Stroud District Local Plan review

ⁱⁱ Source: Office of National Statistics, Live Tables online

ⁱⁱⁱ Source: MHCLG online housing statistics

^{iv} Source: Stroud District Council Private Sector Housing Renewal Strategy

Page 10:

^v Source: Stroud District Council Private Sector Housing Renewal Strategy

Page 14:

^{vi} Source: Stroud District Council Private Sector Housing Renewal Strategy